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## Plan for Food Spending [Facilitator's Guide]

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## Plan for Food Spending

**Note:** Family situations are different – each as different as the individuals that make up the family. Professionals and paraprofessionals working with a family can and should be the ones to determine if and when to use this lesson. Each situation must be dealt with as unique. The concepts of this lesson will be reinforced over the entire enrollment period.

### Lesson Goals

After this lesson, participants will:

- Prepare a reasonable food spending plan for the family.
- Describe the steps in preparing a shopping list.
- Make a shopping list based on menus for one week.
- Recognize what should be considered before going shopping.
- Identify unit price shelf tags and determine the most economical buy using unit pricing.
- Be able to figure cost per serving and use it to find the best buys.
- Compare prices of convenience foods with prices of similar foods made at home.
- Identify factors that add to the cost of convenience foods.
- Give examples of ways to avoid food waste.
- Describe at least three ways to save at the grocery.

### Before Teaching the Lesson

1. Read carefully:
  - *Plan for Food Spending* (NEP-210)
  - *Not Enough Money?* (NEP-210A)
2. Check the client's "24-hour Food Recall Record" and Behavior Checklist. Is the client:
  - Enrolled in the food stamp or WIC program or receiving any other form of food assistance?
  - Planning menus and making a shopping list?
  - Planning for money and other food resources to last the month?
  - Making economical food choices?
  - Storing food properly to avoid waste?
3. Save food labels and empty packages to illustrate product labeling, number of servings, ingredient listing, and freshness dating.
4. Collect a variety of packages or containers of convenience foods. Include examples where packaging, preparation, and added ingredients have increased the cost. Be prepared to compare prices of similar, less processed foods to ready-to-serve foods.

5. Be familiar with food assistance programs in your county and how and where families can apply.
6. Use the U.S. Department of Agriculture's figures found at < [www.cnpp.usda.gov](http://www.cnpp.usda.gov) > for the cost of food per week to estimate the family's food costs on the thrifty and low-cost plans. This will allow you to estimate what the family should be spending on food each week.
7. Review module 4 of the "Money Smart" curriculum, if applicable.
8. Collect any teaching aids that you will need.
9. Plan how you will teach the lesson.

### Teaching Tools

#### For the homemaker:

- *A Guide to Fresh Vegetables* (NEP-203B)
- *Best Buys* (NEP-204A)
- *How Much is Enough?* (NEP-205A)
- *Plan for Food Spending* (NEP-210)
- *Not Enough Money?* (NEP-210A)
- Food and nutrition calendar
- Food labels, cans, and packages
- Food advertisements for specials
- USDA figures for cost of food per week at <<http://www.cnpp.usda.gov>>
- *Menu Planner* (NEP-208B)
- PowerPoint® presentation "Plan for Food Spending" or flip chart
- PowerPoint® presentation "Not Enough Money?" or flip chart
- Cookbooks
- Food Stamp Nutrition Connection Recipe Finder at <[www.nal.usda.gov/recipes.php](http://www.nal.usda.gov/recipes.php)>
- "Money Smart" CD or workbook pages
- Nutrient comparison cards
- Seasonal menus (NEP-SBB101-104)
- "How Much Food Will \$50 Buy?" skit

#### For youth:

- Fantastic Foods 4-H Curriculum:
  - "Six Easy Bites" (3<sup>rd</sup>-4<sup>th</sup> grades)
  - "Tasty Tidbits" (5<sup>th</sup>-6<sup>th</sup> grades)
  - "You're the Chef" (6<sup>th</sup>-9<sup>th</sup> grades)

## Lesson Points to Stress

1. You do not have to buy expensive foods to provide your family with nutritious meals. Planning ahead is the key to eating well on a limited budget.
2. The cost of feeding a family varies with the age of family members and the size of the family. With good planning, each member of your family can eat well.
3. A shopping list will help you remember to buy the foods you need and will help you avoid buying foods you don't need. You will save money and shopping time.
4. To prepare a shopping list:
  - Determine your food spending plan.
  - See how much food storage space you have.
  - Check foods on hand. Plan to use up leftovers.
  - Check newspapers for specials and cents-off coupons.
  - Make a menu for the week. List the foods you will need for the menu.
  - Check to see if you have staple items, such as flour or sugar.
  - Decide how much of each food you'll need to purchase.
  - Check the Food and nutrition calendar for "best buys" of the month.
5. Many stores post unit price labels on the shelves. The unit price of a given amount of food is listed by pound, ounce, quart, or cup.
6. By comparing the unit price of a given amount of food, you can:
  - Pick the lowest-cost package or container size.
  - Find the brand that costs less.
7. For foods that do not have unit pricing, such as meat, fish, and poultry, you can find the best buy by comparing cost per serving. The product with the lowest cost per serving is the best food buy.
8. Cost per serving is figured by dividing the total cost of the food by the number of people it will serve. (See NEP-205A.)  
For example:
  - Ground beef costs \$3.29 per pound. One pound serves four people. Cost per serving is  $\$3.29 \div 4 = 82$  cents.
  - Compare this to spareribs that cost \$2.99 per pound. One pound serves two people. Cost per serving is  $\$2.99 \div 2 = \$1.50$ .Ground beef is the better value.
9. Food you have to throw out is money wasted. To avoid wasted food:
  - Plan meals in advance and buy according to your plan.
  - Buy only what you can use and store before the food spoils.
- Divide large quantities into smaller packages and freeze.
- Properly store food as soon as you get home from the grocery.
- Store cold foods in a cooler during long trips from the grocery.
- Use leftovers carefully.
10. Many foods have "sell by" or "use by" dates stamped on them (see NEP-211A). This is the last date they may be sold. It doesn't mean the product is spoiled, but that the product should be used up within a couple of days of the date.
11. Stretch main dishes by adding potatoes, rice, pasta, or bread to yield more servings.
12. Make fresh produce a priority. Buy in season for better prices. (See NEP-203B and NEP-204A.) Inspect and avoid damaged produce unless the damage is slight and you can use it within 24 hours.
13. Here are some ways to stretch your food dollar:
  - Fix meals at home or pack a lunch to carry to work. Eating out is expensive.
  - If space is available, raise a vegetable garden.
  - Shop for lower-cost meals within each food group.
  - Do not shop when hungry, tired, or in a hurry.
  - Try to shop alone.

## NEP-210

1. Compare brands. Different brands of food may cost more. Generic and store brands are often cheaper than name brands. They often come in plainer packages, but the food inside has the same nutrients as the national brand.
2. Choose convenience foods more carefully. Most are more expensive than foods you prepare at home, and may contain more fat and salt.
3. Use coupons only for items you really need. Make sure the cost with the coupon is cheaper than the store or generic brand of the item.
4. Think before you reach, so you don't overspend.
5. Think before you shop to avoid unplanned purchases.

## NEP-210A

1. It can be a shock to realize there isn't enough money to go around.
2. When your income decreases, but your bills continue to pile up:

### Don't panic.

- Communicate.
- Don't default on payments.
- Be prepared for change.

While these suggestions are not expected to help you continue your normal level of living, they will help you handle tough financial situations better.

## Ideas for Teaching the Lesson

1. Before teaching the lesson, review what you taught the homemaker on your last visit.
  - What information has been used?
  - What new things have been tried?
2. Begin the lesson by asking the homemaker about her grocery shopping practices. (How does she prepare for shopping? How, when, and where does she shop?)
3. Discuss the cost of feeding a family. Use the estimate based on USDA figures. How much is the family spending for food now? Remember to exclude cost of nonfood items from their amount by subtracting 20 percent of their grocery bill. Is this family spending a reasonable amount for food?
4. Go over menus prepared by the homemaker as a result of your previous visit and help her make out a shopping list. (Use NEP-208B.) Include how much to buy. Be sure to make changes in menus first if the homemaker has foods on hand that must be used.
5. Review NEP-210 with the homemaker.
6. Study food ads for specials. Help the homemaker revise her menus and shopping list by using the good buys you have found.
7. Discuss quality and price differences between national, store, and generic brands. How might these affect her choices when faced with sale prices or coupons?
8. Study prices of convenience foods in food ads such as frozen fried chicken or pot pies. See if the homemaker could make a similar product more economically.
9. Discuss with the homemaker tips for avoiding unplanned purchases. (Use NEP-210.)
10. If possible, meet the homemaker at the grocery store. Help the homemaker learn how to use unit pricing, read labels, and compare food prices. Identify merchandising techniques. What types of foods are placed at eye level? What foods are near the checkout? What types of foods are placed together? Are any gimmicks such as stamps or games used? If it is not possible to go to the grocery store, bring a few items from home and compare prices.
11. Ask the homemaker to think of all the ways she and other family members have wasted food during the previous week. Discuss ways the waste could have been avoided.

## Ideas for Teaching Small Groups

1. Refer to the calendar pages at <[www.ca.uky.edu/fcs/NEPieces](http://www.ca.uky.edu/fcs/NEPieces)> to demonstrate the relationship between menus and shopping lists. Demonstrate one of the low-cost recipes.
2. Work with the local food stamp office. Set up a display table in the waiting area and conduct a series of mini-lessons on stretching the food dollar.
3. Role-play "How Much Food Will \$50 Buy?" This compares the buying habits practiced by a good shopper with those of a poor shopper. Ask group members to make a mental list of all the things they observe and then discuss.
4. Compare food items in several different forms. For example: fresh broccoli, frozen broccoli, and frozen broccoli in cheese sauce. Or raw potatoes, canned potatoes, frozen french fries, and au gratin potatoes in a box. Have the group rank the foods from highest to lowest price per serving.
5. Ask group members to name store brands where they shop. Make a poster or display of different labels. Compare costs of different brands of the same food. Figure the potential savings per month and per year by buying store or generic brands.
6. Before the meeting, buy one can of fruit or vegetables with a generic brand, a store brand, and a name brand label. Mark the bottom of each can with an A, B, or C. Place samples of each food in plastic or paper cups (marked A, B, or C). Do not tell the participants which brand matches up with A, B, and C. Ask participants to sample the food and guess which container (A, B, or C) has the generic brand, store brand, and name brand product. Discuss the results and why there may be product differences. Ask participants if they can think of some ways to use foods that may not be uniform in size, color, or shape.
7. Discuss the value of using coupons and refund offers to cut the cost of groceries. Discuss how to use coupons to the best advantage.
8. Refer to the previous section, "Ideas for Teaching the Lesson," for more ideas.

## How to Tell What the Homemaker(s) Learned

### Immediately following the lesson:

- Ask the homemaker which shopping tips she would share with a friend.
- Ask the homemaker how she will use the information in this lesson to save money.
- Ask the homemaker to describe the steps in preparing a shopping list. Can she tell you how a shopping list can save money at the store?
- Show the homemaker several food items of various brands and have her identify the best buy among brands.
- Show the homemaker some convenience foods. Ask her to tell you what increased the price of each item.

### On a future visit:

- Ask the homemaker if she was able to make her groceries and food money or stamps last until the end of the month.
- Ask the homemaker to describe two or three ways she saved money the last time she went shopping.
- Ask the homemaker if she is planning menus and making a shopping list.
- Ask the homemaker if any shopping habits have changed. If yes, what are they? Are these changes a result of the lesson you taught?
- If possible, review the food items in the homemaker's kitchen cabinets and refrigerator with her. Has she purchased cheaper brands and fewer convenience foods? Does she have lots of "extras" that add to her food budget? Help her identify ways to reduce her grocery bills.

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*Revised by Kathy Daly-Koziel, former EFNEP Coordinator*

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